

**Information to identify the case:**

Debtor 1 **Jonathan J. Dudek**  
First Name Middle Name Last Name  
Debtor 2 **Mandi M. Dudek**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1409**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-8229**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-20484-CMB**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jonathan J. Dudek

Mandi M. Dudek  
fka Mandi Stoner

5/12/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jonathan J. Dudek  
Mandi M. Dudek  
Debtors

Case No. 16-20484-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 36

Date Rcvd: May 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2020.

db/jdb +Jonathan J. Dudek, Mandi M. Dudek, 110 Scott Road, Pittsburgh, PA 15239-1433  
 aty +Glenn R. Bartifay, 3134 Lillian Avenue, First Floor, First Floor, Murrysville, PA 15668, US 15668-1868  
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860  
 14178185 +Citibank / Sears, Citicorp Credit Services/Centralized Ban, Po Box 790040, Saint Louis, MO 63179-0040  
 14209233 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 14178186 +Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184  
 14178187 +Harry Schlegal, Collector, Plum Borough Realty Tax Department, 4555 New Texas Road, Pittsburgh, PA 15239-1166  
 14279455 +Kristen Lauschus, 1740 State Route 356, Leechburg, PA 15656-2010  
 14193486 Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  
 14284981 +Plum Borough School Dist., c/o Andrews & Price, LLP, 1500 Ardmore Blvd., Suite 506, Pittsburgh, PA 15221-4468  
 14178189 +Snap On Crdt, Attn: Bankruptcy, 950 Technology Way Suite 301, Libertyville, IL 60048-5339  
 14178190 +Standard Bank, 2640 Monroeville B, Monroeville, PA 15146-2314  
 14189735 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 14203585 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 13 2020 03:59:10 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org May 13 2020 03:58:41 GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708  
 cr +E-mail/Text: hhribal@standardbankpa.com May 13 2020 03:58:52 Standard Bank PaSB, 2640 Monroeville Boulevard, Monroeville, PA 15146-2314  
 14178181 +EDI: GMACFS.COM May 13 2020 07:33:00 Ally, P.O. Box 380901, Minneapolis, MN 55438-0901  
 14178182 +EDI: GMACFS.COM May 13 2020 07:33:00 Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901  
 14180576 EDI: GMACFS.COM May 13 2020 07:33:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
 14178183 +EDI: TSYS2.COM May 13 2020 07:33:00 Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801  
 14229179 +E-mail/Text: bncmail@-legal.com May 13 2020 03:59:28 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14178184 +EDI: CAPITALONE.COM May 13 2020 07:33:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14196182 EDI: CAPITALONE.COM May 13 2020 07:33:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14244211 +E-mail/Text: kburkley@bernssteinlaw.com May 13 2020 03:59:55 Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 14917763 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org May 13 2020 03:58:41 GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961  
 14224110 +EDI: MID8.COM May 13 2020 07:33:00 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011  
 14178188 +EDI: NAVIENTFFKASMSERV.COM May 13 2020 07:33:00 Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500  
 14243911 EDI: PRA.COM May 13 2020 07:33:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14180585 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 13 2020 03:59:10 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946  
 14178191 +EDI: RMSC.COM May 13 2020 07:33:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 14178192 EDI: TFSR.COM May 13 2020 07:33:00 Toyota Mtr, Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52408  
 14980707 EDI: BL-BECKET.COM May 13 2020 07:33:00 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14808106 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org May 13 2020 03:58:41 United Student Aid Funds, Inc (USA), PO Box 8961, Madison WI 53708-8961  
 14901156 +E-mail/Text: bankruptcynotice@westlakefinancial.com May 13 2020 03:59:18 WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100, LOS ANGELES CA 90010-3847  
 TOTAL: 21

District/off: 0315-2

User: agro  
Form ID: 3180W

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Date Rcvd: May 12, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr Duquesne Light Company  
cr Plum Borough School District c/o Weiss Burkardt Kr, 445 Fort Pitt Blvd Ste 503, Pittsburgh  
cr Toyota Lease Trust  
cr Toyota Lease Trust

TOTALS: 5, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2020 at the address(es) listed below:

Barbara A. Fein on behalf of Creditor Toyota Lease Trust bfein@sanddlawyers.com, mhanford@sanddlawyers.com  
Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com  
Edward T. Harvey on behalf of Creditor Standard Bank PaSB eharvey@hrslaw.com, dscott@hrslaw.com  
Glenn R. Bartifay on behalf of Debtor Jonathan J. Dudek gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com  
Glenn R. Bartifay on behalf of Joint Debtor Mandi M. Dudek gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com  
Glenn R. Bartifay on behalf of Attorney Glenn R. Bartifay gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com  
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTEINLAW.COM, ckutch@ecf.courtdrive.com;acarr@berNSTEINLAW.COM  
Ronda J. Winnecour cmecf@chapter13trusteeWDA.com  
Ryan G Lemke on behalf of Creditor Standard Bank PaSB rlemke@hrslaw.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
Victor Samuel Kustra on behalf of Creditor Plum Borough School District c/o Weiss Burkardt Kramer LLC csilliman@wbklegal.com, jburkardt@wbklegal.com

TOTAL: 14